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GOOD, BAD OR UGLY: DECODING UNION BUDGET-2022

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I. INTRODUCTION

Finance Minister of India presented Union Budget of worth Rs 39.45 lakh crore on 1st February, 2022 with enormous push to infrastructure spending. From development of national highways, affordable housing to manufacturing of 400 new generation Vande Bharat trains and more such actions, the government aims to increase job creation and enhancement economic activity. Total government spending will be 4.6 % more than current year and additional provision of Rs one lakh crore to states has been declaredⁱ.

Goals of Amrit Kaalⁱⁱ (From India at 75 to India at 100)

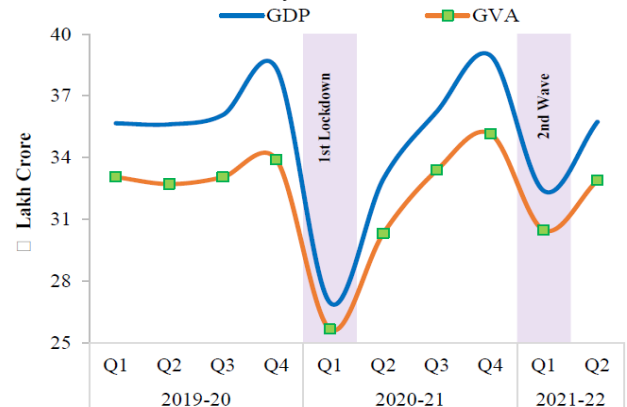
The term "Amrit Kaal" was first used by the Prime Minister of India in 2021, on the 75th Independence Day function of India, when he revealed an exclusive roadmap for the country for the coming twenty five years. The purpose of "Amrit Kaal" is to enhance people's life by eliminating development inequality between rural and urban areas, by reducing the government's interference in people's lives and develop the modern technologyⁱⁱⁱ. By implementation definite goals during the Amrit Kaal, the government attempts to achieve the vision India@100.

India's Union Budget 2022-23 look for creating foundation of the economy for the coming twenty five years for sustainable growth and development. Regardless of repetitive waves of the covid-19 global pandemic, supply-chain disturbances and inflation, the Indian economy is expected to record a growth rate of 9.27 % in the budget year, implying that the overall economic activities have recovered from the pre-pandemic levels^{iv}. It appears from the budget that following are the top priorities of the government:

1. PM Gati-Shakti
2. Inclusive development
3. Productivity and investment enhancement, sunrise opportunities, energy transition and climate action
4. Financing of investments

The recovery trend of Indian economy from two waves of covid-19 has been shown in graph-1:

GRAPH-1: Recovery of the economy reflective of country's resilience

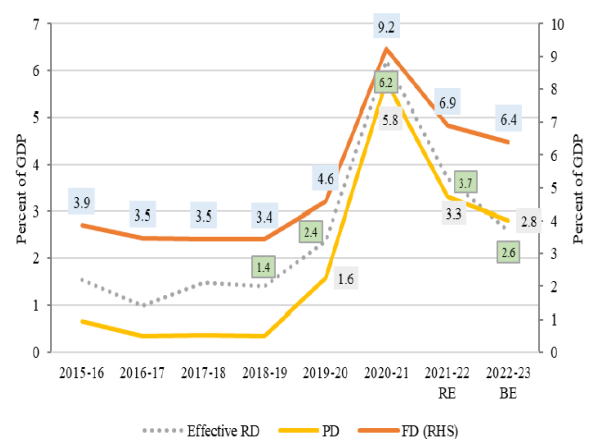


Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India.

Trends of Fiscal Deficit

Finance Minister Nirmala Sitharaman exposed the government's fiscal deficit for the financial year 2022-23 at 6.4% of GDP as the budget recognized the need to boost growth^v.

GRAPH-2: Trend in Fiscal Deficit

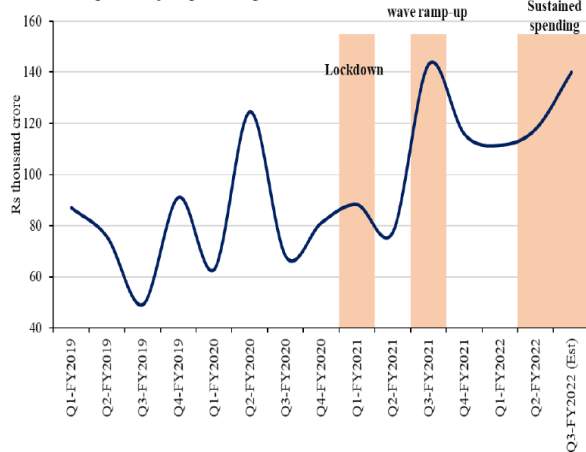


Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

Trends in Capital Expenditure

GRAPH-3: Trends in Quarterly Capital Expenditure

Trends in quarterly capital expenditure

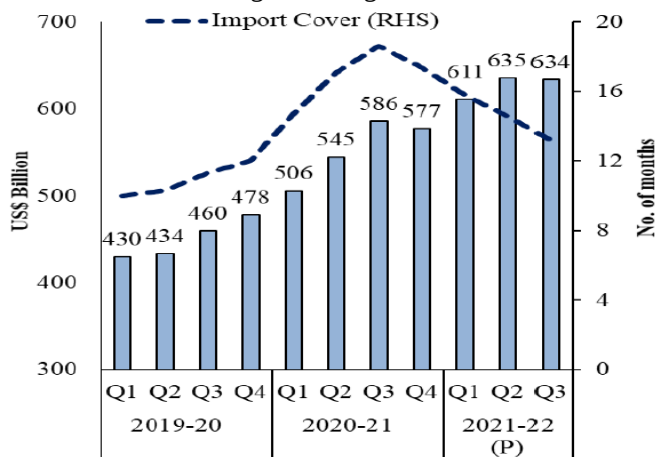


Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

Foreign Exchange Reserves

Indian foreign exchange reserves fell sharply during the week ended January 28, 2022 due to foreign currency assets revaluation. The total reserves fell to \$629.8 billion at the end of the reporting week. Foreign exchange reserves decreased by \$12 billion from its all-time high, level of \$642.45 billion during the week ended September 3, 2021^{vi}.

GRAPH-4: Foreign Exchange Reserves of India



Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

II. ANALYSIS OF UNION BUDGET-2022

1.1. PM Gati-Shakti^{vii}

Minister of Finance said that Prime Minister's Gati Shakti's National Master Plan is a transformative approach to economic growth and sustainable development, with seven engines including roads, railroads, airports, ports, mass-transit, waterways and logistics infrastructure. Together, all

seven engines will move the economy forward. The main results of PM Gati-Shakti are:

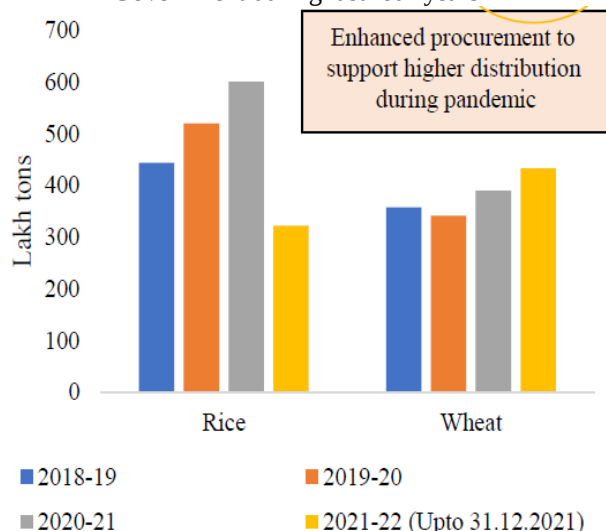
1. National master plan intended at world class modern infrastructure and logistics collaboration
2. Integrated logistics interface platform to allow data interchange among all operators
3. Open source mobility stack for smooth travel of passengers
4. Four multimodal logistics parks through PPP model to be awarded in 2022-23
5. Integration of postal and railways network facilitating parcel movement
6. One district one product
7. Extending coverage under Kavach scheme
8. Launching Four Hundred new generation Vande Bharat trains
9. Multimodal connectivity between mass-urban transport and railway stations
10. National ropeways development plan as viable alternative to conventional roads
11. Capacity building for infrastructure projects

1.2. Agriculture and Food Processing

The Budget allocation for the Ministry of agriculture and farmers' welfare has been raised marginally by 4.5 % to Rs 1,32,513 crore for 2022-23 fiscal year. However, the Budget allocation for the Ministry of fisheries animal husbandry and dairying has been increased by 44 % to Rs 6,407.31 crore and for Food Processing Industries by 2.25 times to Rs 2,941.99 crore for the next fiscal year^{viii}. Following are the major provisions in Budget:

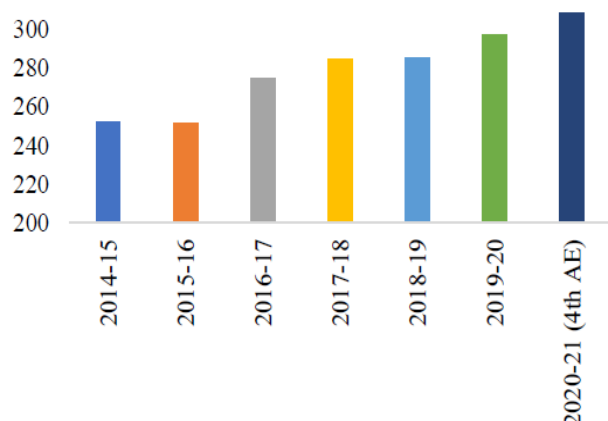
1. Promoting chemical free natural farming starting with farmers' lands close to river Ganga
2. Promoting post-harvest value addition, consumption and branding of millet products
3. Delivery of Digital and Hi-Tech services to farmers in PPP mode
4. Use of Kisan Drones to aid farmers
5. Launching fund with blended capital to finance agriculture start ups
6. Implementation of Ken Betwa Link Project benefitting 9.1 lakh hectare farm land, providing drinking water to 62 lakh people and generating 130MW power.
7. Five more such projects under process of implementation

GRAPH 5: Procurement Trend of Rice and Wheat by the Government during last four years



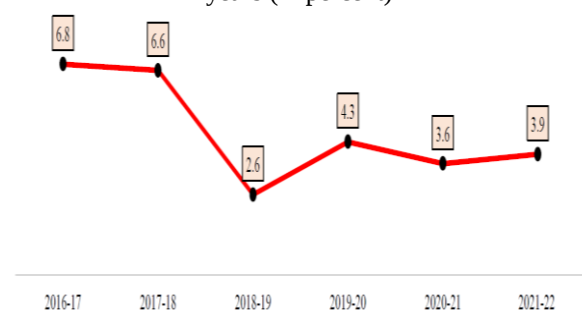
Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

GRAPH 6: Trend of Foodgrain Production (In Million Tons)



Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

GRAPH 7: Resilient Growth in Agri-Sector during last 6 years (in percent)



Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

1.3. Education

The government announced last year that it would spend Rs 93,000 on education, but revised estimates show that spending will be reduced to Rs 88,002. However, for the first time, budgeted expenditure on education is set to cross Rs 1 trillion. The Budget estimates for 2022-23 show that the government will spend Rs 104,278 crore in the coming fiscal on education^{ix}.

Universalization of Quality Education

- One class One TV channel programme to be expanded to 200 TV channels
 - Virtual labs and skilling e-labs to promote critical thinking skills and stimulated learning environment
 - A Digital University will be established with world class quality universal education
- High quality e-content will be delivered through Digital Teachers

Skill Development

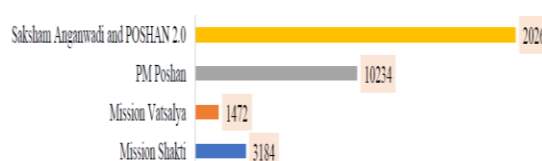
- Digital Ecosystem for Skilling and Livelihood (DESH-Stack e-portal) will be launched to promote online training
- Digital Ecosystem for Skilling and Livelihood (DESH-Stack e-portal) will be launched to promote online training.

1.4. Health

The health sector has been allocated 86,200.65 rupees in the federal budget, increase of 16% from 73,931 rupees in 2021-22. The government is also open for national telemedicine programs and a national digital health ecosystem^x.

- National digital ecosystem for health will be launched
- National tele-mental-health programme will be launched for quality counselling
- Integrated architecture: mission Shakti, mission Vatsalya, Saksham Anganwadi, and Poshan 2.0 to be launched
- Two lakh Anganwadis to be upgraded to Saksham Anganwadis.

GRAPH 8: Outlay in 2022-23 BE (in crores)



Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

2.5. Focus on all-inclusive welfare

1. Har Ghar, Nal Se Jal: 3.8 crore households to be covered in 2022-23
2. PM Awas Yojana: 80 lakh houses to be completed in 2022-23
3. PM-DevINE: To fund infrastructure and social development based on felt needs of the North East
4. Aspirational blocks Programme: For development of lagging blocks of aspirational districts
5. Vibrant Villages Programme: Targeting development of villages on the Northern Border left out from the development gains
6. Digital Banking by Post Offices: 100% of post offices to come on the core banking system
7. Digital Payments: Scheduled Commercial Banks to set up 75 Digital Banking Units in 75 districts.

2.6. Productivity enhancement and investment

The sustained focus of this year's Union Budget on supporting growth while also targeting all-inclusive welfare, through a variety of schemes, is welcome. It comes at a time when the pandemic has worsened inequality not only in the country but across the globe. In line with suggestions made by CII, the strategy laid out by the Budget is to spend on infrastructure projects to create jobs and enhance demand^{xi}.

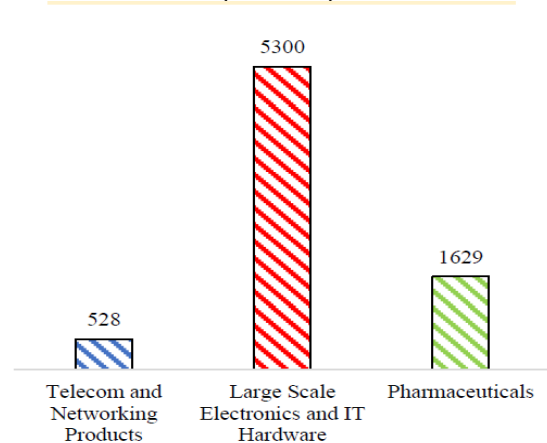
1. Ease of Doing Business 2.0

- a) Trust based governance
- b) Integration of central and state level systems through IT bridges
- c) Expanding scope of PARIVESH Portal
- d) Unique Land Parcel Identification Number for ITbased management of land records.
- e) Establishing C-PACE to facilitate voluntary winding up of companies
- f) End to end online e-Bill System and utilising surety bonds in government procurement.
- g) AVCG promotion task force
- h) Support to 5G under PLI scheme
- i) Opening up defence R&D for industry, startups and academia

2. Ease of Living

- a. Issuance of chip embedded e-Passports
- b. Modernization of building byelaws, implementing Town Planning Schemes and Transit Oriented Development
- c. Establishing Centers of Excellence in urban planning
- d. Providing a battery swapping policy as an alternative to setting up charging stations in urban areas

**GRAPH 9: Allocation under PLI Scheme, 2022-23 BE
(in crores)**



Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

2.7. Financing of investment

Outlay for capital expenditure stepped up sharply by 35.4% to Rs. 7.50 lakh crore in 2022-23 in comparison to the current year. Outlay in 2022-23 to be 2.9% of GDP. The 'Effective Capital Expenditure' of the Central Government is estimated at 10.68 lakh crore in 2022-23, which will be about 4.1% of GDP^{xii}.

3. Public investment to continue to pump prime private investment and demand in 2022-23
4. Introduction of Digital Rupee by RBI starting 2022-23
5. Mobilizing Resources
 - a) Green Bonds to mobilize resources for green infrastructure
 - b) Infrastructure status for Data Centers and Energy Storage Systems
 - c) Measures to aid investment by Venture Capital and Private Equity Investment
 - d) Blended Finance for sunrise sectors.

2.8. Tax proposals

Several tax-related announcements were made by Union finance minister Nirmala Sitharaman on Tuesday as she presented the Union budget 2022-2023. While the government has not made any changes in the income tax slab, it announced taxation on transfer for virtual digital assets^{xiii}. J.B. Mohapatra, chairman CBDT said, "I don't think 30% tax on crypto currencies is high"^{xiv}

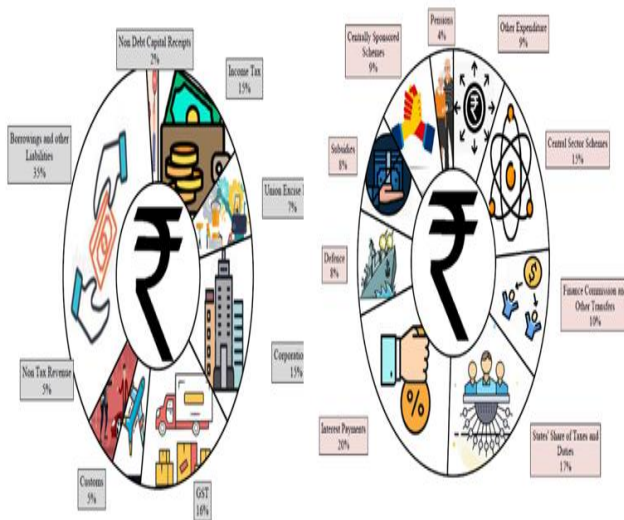
1. Allowing taxpayers to file Updated Return within 2 years for correcting errors
2. Tax relief to persons with disability
3. Reducing Alternate Minimum Tax Rate and Surcharge for Cooperatives

4. Increasing tax deduction limit on employer's contribution to NPS account of state government employees
5. Extending period of incorporation of eligible startups for providing tax incentives
6. Income from transfer of virtual assets to be taxed at 30%
7. Better litigation management to avoid repetitive appeals
8. Any Surcharge or cess on Income and Profits not allowable as business expenditure
9. Customs administration to be fully IT driven in SEZs
10. Phasing out concessional rates in capital goods and project imports gradually and apply a moderate tariff of 7.5%
11. Review of customs exemptions and tariff simplification
12. Customs duty rates are being calibrated to provide a graded rate structure to facilitate domestic electronics manufacturing
13. Rationalization of exemptions on implements and tools for agri sector manufactured in India
14. Extension of customs duty exemption to steel scrap
15. Reduction of duty on certain inputs required for shrimp aquaculture
16. Unblended fuel shall attract additional differential excise duty.

2.9. Movement of rupee

GRAPH 10: Movement of Rupee

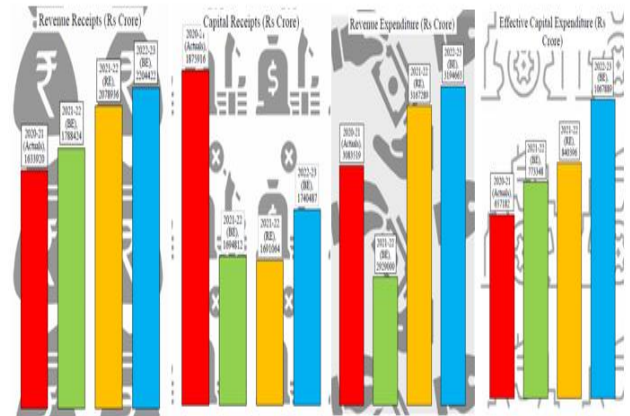
Rupee Comes From Rupee Goes To



Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

2.10. Budget at a Glance

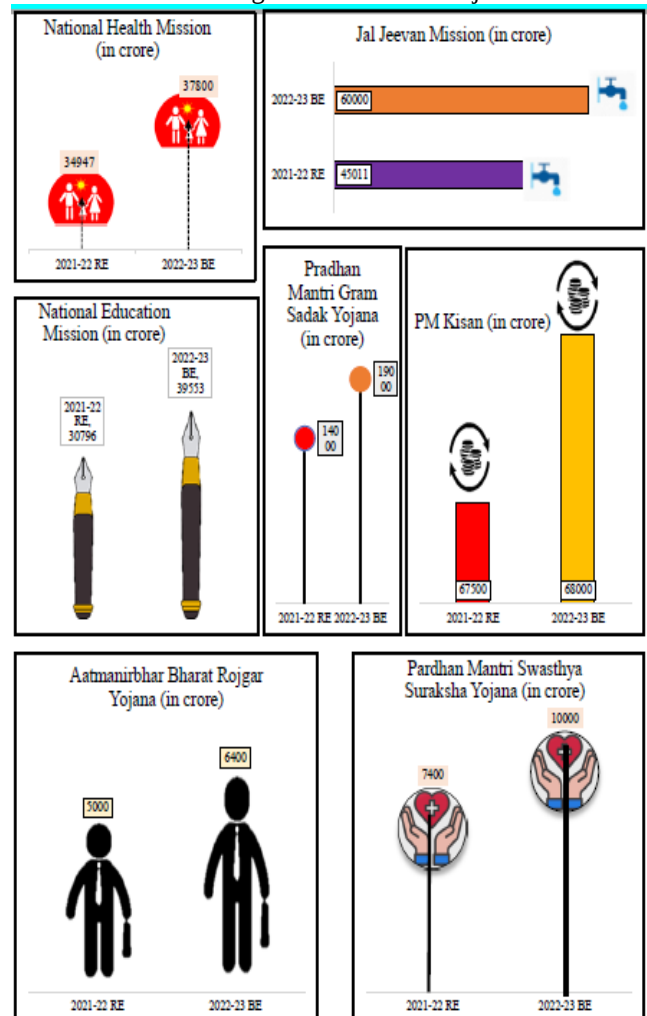
GRAPH 11: Revenue and Capital Receipts and Expenditures (Rs. in crores)



Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

2.11. Allocation to Major Schemes

GRAPH 12: Budget Allocation to Major Scheme





Sources: Union Budget Documents 2022-23 issued by Budget division, Ministry of Finance, Government of India

III. CONCLUSION

India's GDP in dollar terms has already crossed \$3 trillion. With favorable economic and political aspects and real GDP growth of 8-9 percent, India should become a \$5 trillion economy by FY26. Nice balance between today and tomorrow.

In conclusion, the budget seems to address the major issues facing the economy, but there are doubts about the level of budget allocation and the nature of the solutions proposed to address these issues. The Success of the budget will depend on its effective execution and the consequences of such execution.

This Budget will provide further impetus to growth.

This Budget is more difficult than most because of the prolonged pandemic, though the robust tax collections of late have allowed her some elbow room. But even then, she needs to ensure that economic growth remains high, the social sector spending is not cut, and all this is done without compromising on fiscal prudence^{xv}.

Of course, in conclusion, the most important thing to keep in mind for the government is that despite our sharp 9% plus growth this year, we will barely be where we were as an economy at the end of FY20. We have lost two years. And therefore it is important to ensure that we keep growing at 8% plus annually for a couple of decades. And that is the biggest picture for the government today.

Some measures introduced in the Budget would make for good news to India's investors, companies and the common man, while some of them can be seen as coming pain points for these sections. Here's a round-up-

Investor's community-

- 1) Good news for the individual, the announcement of the upcoming central bank digital currency (CBDC).
- 2) RBI will introduce India's own central bank digital currency in FY2022-23.
- 3) Surcharge on long-term capital gains (LTCG) will be capped at 15 per cent, a rule that will be applicable to all assets.
- 4) Bad news for crypto investors is that any income from transfer of virtual digital asset will be taxed at 30% from now on.
- 5) Another pain point is 1% TDS on purchase of virtual digital asset, subject to stipulated thresholds.

Businesses & Companies

- 1) Startups incorporated by March 31, 2023 will have the benefit of deduction of 100% profits
- 2) Domestic manufacturing companies incorporated up to March 31, 2024 will enjoy the beneficial rate of 15%. This is basically an extension of an existing facility.

- 3) Under a new measure, the next four years will see a raise in the basic custom duty rates — a move aimed at supporting phased local making of wrist, wearables, smart watches, hearables, smart electric meters and their components.
- 4) One pain point for them is that there will now be a 10% TDS on the benefits or perquisites over Rs 20,000 received in course of a business or profession..

Consumers

- 1) Cut import duty on cut and polished diamonds and gemstones to 5 per cent from 7.5% earlier. This is a good news for the buyers of these items.
- 2) As for pain points, customs duty on imitation jewellery was raised to higher of 20% or Rs 400/kg, which will make them dearer.

Taxpayers

- 1) Taxpayers will now be given 3 years from the end of the relevant fiscal to update tax return and pay additional tax.
- 2) Extension will be available if they miss the deadline for filing belated or revised returns.
- 3) Another good news is that payment received from employer or any other source for Covid treatment has been made non-taxable.
- 4) Also non-taxable is payment received by kin of Covid dead. This will, however, be subject to the aggregate limit of Rs 10 lakh for that received from sources other than employer.
- 5) State government staff are now eligible for deduction of employer contribution to NPS up to 14% of salary. This rule will bring them on par with central government employees.
- 6) As for pain points, updated returns will now come with payment of extra tax of up to 50% of one's liability, which is likely to be a worry for some.
- 7) Besides, no loss can now be set off against undisclosed income unearthed by searches or surveys.

Therefore the Good, Bad and Ugly aspects of Budget 2022 are as follows-

The Good

- 1) Surcharge for individuals/HUF on any long-term capital gains to be capped at 15% and it would increase the disposable income in the hands of taxpayers by a sizeable amount.
- 2) Capping of the Surcharge rates for association of persons (AOP)'s consisting of only corporate members to 15% from 37% earlier.
- 3) Additional time provided to file corrected returns – 3 years from the end of the fiscal year providing an additional opportunity/window to the taxpayers to



correct any errors/omissions and accordingly, reduce the risk of notices from tax authorities.

- 4) Payments received from employer (by the employee or his survivors), or from any other person, up to an aggregate limit of Rs 10 lakh for treatment of COVID-19 has been exempted from tax.
- 5) Benefit of deduction to start-ups of 100% profits extended to start-ups incorporated by March 31, 2023 from March 31, 2022 earlier. This amendment brings relief to many start-ups who could not commence owing to COVID-19.
- 6) In order to reduce litigation, a new scheme for management of litigation has been proposed .
- 7) Provisions for withdrawal of exemption registrations of a charitable or religious trust have been streamlined from the previous provisions which were ambiguous and vague

The Bad

- 1) Health and education cess to not be allowed as business expense.
- 2) Buyers of immovable properties are required to withhold taxes on the transaction amount or value adopted by the stamp duty authorities for the purpose of payment of stamp duty, whichever is higher. The change brings the withholding tax provisions in line with the taxing provisions, however, casts an additional responsibility on the buyer of immovable property.
- 3) Withholding tax at 10% on the benefits or perquisite provided in cash or in kind to a person carrying on business or profession. This change also brings the withholding tax provisions in line with the taxing provisions but casts an additional responsibility on the payer.

The Ugly

- 1) Gains from transfers of Digital Virtual Assets (like cryptocurrencies) to be taxed at a flat rate of 30% without any set off of any costs, allowance and loss. It is also not clear if loss from the sale of Digital Virtual Assets will be allowed to be set off against the gain on sale of Digital Virtual Assets.
- 2) Moreover, the world is moving towards cryptocurrencies and the proposal of the finance minister seem to discourage investing in cryptocurrencies.
- 3) Loss arising from transfer of Digital Virtual Assets to not be allowed as set off from any other income under any other source. The change seems to disincentivise investments in Digital Virtual Assets.
- 4) Dividends from foreign companies to Indian shareholders holding not less than 26% shares to be taxed at normal rates applicable to such shareholders and not at the reduced rate of 15%. The change is

expected to reduce the net return of Indian investors as a significant sum may be wiped off in huge tax costs.

The budget is also decoded on the basis of expert opinion on three parameters- market/economy/country-

Expert 1- Mr. Ram Dev Agarwal- Co-founder Motilal Oswal Finance Security Limited

According to him this budget will be considered as balanced budget in Indian Economy. Under this budget no negative points quote by the Finance Minister for the economy. Major key points which are considered for major boost up of Indian Economy –

- GDP will grow in upcoming FY 2023-24 upto 8% to 8.5%. It will also help the economy to become 3.5 trillion.
- Government will spend 2 lacs 60 thousand crores in different sectors of Indian economy which will promote to increase the corporate profits, if corporate profit increases then EPS will also be increased and the confidence of FIIs will increase in the Economy which will be helpful for achieving the dream of 5 trillion economy till 2026.

Expert 2- Mr. Nilesh Shah - Co-founder- Kotak Securities Limited

According to him this budget is a soft budget and the major focus was on capital good sector (especially focused on defense and agriculture). Major feedbacks according to him are-

- 68% capital outlay recorded in this budget for defense sector and resultant of it was India has become leading exporter of defense equipment and the latest example of this achievement is exporting of BRAHMOS missile to Philippines and Vietnam.
- India is promoting the manufacturing of oil, seeds and pulses and the resultant is now we are the largest manufacturers of pulses and exporting the pulses in different Asian countries.
- Emphasis has been given on Digitalization. Government is focusing to implement core banking in Post Office.
- This budget is focusing in Public Private Partnership.

Expert 3- Madhu Kela: Co-founder- M K Venture

According to him this budget is focusing on credibility and transparency. Under this budget data of expenditure income given is continuously credible like collection of taxes and expenditure and the amount received through disinvestment in public utility concern.

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- ^x<https://www.financialexpress.com/budget/union-budget-2022-health-sector-allocation-up-16-new-programme-for-mental-wellbeing-announced/2422913/>
- ^{xi} <https://www.thehindu.com/business/budget/a-growth-oriented-pragmatic-budget-2022/article38361216.ece>
- ^{xii} <https://www.drishtias.com/daily-updates/daily-news-analysis/budget-2022-23-highlights-financing-of-investments>
- ^{xiii}<https://www.hindustantimes.com/budget/budget-2022-govt-proposals-on-income-tax-corporate-tax-nps-digital-assets-101643699119240.html>
- ^{xiv}<https://www.businesstoday.in/news-reel/video/exclusive-i-dont-think-30-tax-on-cryptocurrencies-is-high-cbdt-chairman-321338-2022-02-03>
- ^{xv}<https://www.newindianexpress.com/opinions/2022/jan/20/three-focus-areas-for-the-union-budget-2408872.html>

End Notes

ⁱ<https://timesofindia.indiatimes.com/business/india-business/union-budget-2022-explained-in-charts/articleshow/89282022.cms>

ⁱⁱThe term comes from Vedic astrology. Amrit Kaal is the critical time when the gates of greater pleasure opens for all

ⁱⁱⁱ <https://www.investindia.gov.in/team-india-blogs/budget-2022-amrit-kaal-india-75-india-100>

^{iv}https://home.kpmg/in/en/home/services/tax/india-union-budget-2022-23.html?gclid=Cj0KCQiAuvOPBhDXARIsAKzLQ8ERXFjUKf3oGZDTDbE0Ktfl3pEc_fue963ftHT6CJ45F6HCjN0FSasaAjvOEALw_wcB

^v

<https://www.moneycontrol.com/news/business/budget/budget-2022-fm-pegs-fiscal-deficit-at-6-9-of-gdp-for-fy23-7991901.html>

^{vi}https://www.business-standard.com/article/finance/india-s-forex-reserves-fall-4-5-billion-worst-weekly-drop-in-a-year-122020500060_1.html

^{vii} Power of Speed

^{viii}<https://timesofindia.indiatimes.com/business/india-business/budget-allied-farm-food-processing-sectors-get-further-push-to-promote-drones-startups/articleshow/89274758.cms>

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